

BUSINESS CONDITIONS

JUNE 2025

OPENING TIMES

Monday to Friday 0800hrs - 1500hrs | Saturday 0800hrs - 1130hrs **Closed on Sundays and Public Holidays**



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	CHARGE
Digital Banking	
RTGS (Interbank transfers)	1.5% max ZWG 342
Internal transfers (Digital platforms)	1% max ZWG 170
ZIPIT transfers	1% max ZWG 85
Bill payments	1% max ZWG 85
Bank to wallet	2%
Balance inquiry and mini statement request	ZWG 9
SMS alert charges	ZWG 0.9 per alert
Electronic stamped statement	ZWG 6 per statement downloaded
Blue247 Mobile Banking	
Registration	
Balance enquiry and mini statement	ZWG 9
request Self funds transfer	
Internal transfers (on digital platforms)	1% max ZWG 170
RTGS (interbank transfers)	1.5% max ZWG 342
ZIPIT transfer	1% max ZWG 85
ZOL bill payment	1% max ZWG 85
Telone phone bill payment	1% max ZWG 85
University fees payments	1% max ZWG 85
Bill payment	1% max ZWG 85
Airtime purchases	
Post paid mobile phone bills (Telecel, Econet, Netone and Powertel)	1% max ZWG 85
Pay merchants (Edgars, Jet, Truworths,	1% max ZWG 85
Topics, TV Sales and Home)	104 may 7W 95
ZESA prepaid token purchase	1% max ZW 85
Enterprise Online Banking	
Registration Funds transfer own accounts	Euro
Stanbic to Stanbic payments	Free 1% Max ZWG 170
Stanbic to other banks RTGS	1.5% Max ZWG 342
ZESA prepaid token purchase	1% Max ZWG 85
Airtime	
Monthly maintenance fee (Commercial)	ZWG 57 per month
Agribusiness	ZWG 57 per month
SME	ZWG 29 per month
SMS alert charges	ZWG 0.90 per alert
Manual Charges	
Inter account (Personal)	1% max ZWG 170
Inter account (Business)	1% max ZWG 170
Manual RTGS	1.5% max ZWG 342
RTGS recall charge - initiated by customer	Flat ZWG 42
Erroneous incoming RTGS sending back to sender bank charge	Flat ZWG 42
EOL Monthly Maintenance Fee	
EOL Monthly Maintenance Fee Commercial	ZWG 57 per month
	ZWG 57 per month ZWG 57 per month
Commercial Agribusiness SME	·
Commercial Agribusiness SME Zimswitch POS Transaction Fees	ZWG 57 per month ZWG 29 per month
Commercial Agribusiness SME Zimswitch POS Transaction Fees POS Purchase < ZWG 266.54	ZWG 57 per month ZWG 29 per month ZWG 2.20
Commercial Agribusiness SME Zimswitch POS Transaction Fees POS Purchase < ZWG 266.54 POS Purchase > ZWG 266.54	ZWG 57 per month ZWG 29 per month ZWG 2.20 1% max ZWG 400
Commercial Agribusiness SME Zimswitch POS Transaction Fees POS Purchase <zwg 266.54="" pos="" purchase="">ZWG 266.54 Balance enquiry</zwg>	ZWG 57 per month ZWG 29 per month ZWG 2.20 1% max ZWG 400 ZWG 3.00
Commercial Agribusiness SME Zimswitch POS Transaction Fees POS Purchase < ZWG 266.54 POS Purchase > ZWG 266.54 Balance enquiry Insufficient funds	ZWG 57 per month ZWG 29 per month ZWG 2.20 1% max ZWG 400 ZWG 3.00 ZWG 4.00
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Commercial Agribusiness SME Zimswitch POS Transaction Fees POS Purchase <zwg 266.54="" pos="" purchase="">ZWG 266.54 Balance enquiry Insufficient funds Stanbic card on Stanbic POS Cash Withdrawal Fees (ZWG)</zwg>	ZWG 57 per month ZWG 29 per month ZWG 2.20 1% max ZWG 400 ZWG 3.00 ZWG 4.00 0.25%
Commercial Agribusiness SME Zimswitch POS Transaction Fees POS Purchase < ZWG 266.54 POS Purchase > ZWG 266.54 Balance enquiry Insufficient funds Stanbic card on Stanbic POS	ZWG 57 per month ZWG 29 per month ZWG 2.20 1% max ZWG 400 ZWG 3.00 ZWG 4.00 0.25% 3% of amount withdrawn min ZWG 12
Agribusiness SME Zimswitch POS Transaction Fees POS Purchase <zwg 266.54="" pos="" purchase="">ZWG 266.54 Balance enquiry Insufficient funds Stanbic card on Stanbic POS Cash Withdrawal Fees (ZWG) Personal</zwg>	ZWG 57 per month ZWG 29 per month ZWG 2.20 1% max ZWG 400 ZWG 3.00 ZWG 4.00 0.25% 3% of amount withdrawn min ZWG 12
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	Up to ZWG 428
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	Up to ZWG 570
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	By negotiation - max 30 basis points
	Up to ZWG 1 430
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rsonal - Blue	ZWG 125
rsonal - Silver	ZWG 125
rsonal - Executive Banking	ZWG 150
0	ZWG 250
3	ZWG 500
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SA Cards (ZWG)	
SA Blue and VISA Silver Card w card/replacement/lost/expired/	
len	ZWG 250
, and a second s	ZWG 50
SA Gold Card	
w card/replacement/lost/expired/ len	ZWG 375
3	ZWG 50
SA Platinum Card	
w card/replacement/lost/expired/ len	ZWG 375
nthly card maintainance fee	ZWG 175
ority pass - Airport Lounge access	ZWG 675
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	Interest Rate
	2.5%
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	Interest Rate
	9%
ed deposits	7.5%
port Letters Of Credit	

SERVICE	CHARGE
Exchange Control	
TRAS2 acquittal letter	ZWG 86
GSD acquittal letter	ZWG 86
Contract registration	ZWG 86
Capital account application	ZWG 860
Advance payment extension	ZWG 86
Advance payment acquittal	ZWG 86
Telegraphic Transfers	10/ 71/0 4 500
Telegraphic transfers - Individuals Telegraphic transfers - Corporates	1% max ZWG 4 500 1% max ZWG 5 146
Telegraphic transfer recalls	ZWG 2 500
Telegraphic transfer enquiry charge MT191	ZWG 257
ZWG Transfers	
RTGS interbank transfers	1.5% max ZWG 342
Internal transfers (on digital platforms)	1% max ZWG 170
ZIPIT transfers	1% max ZWG 85
Rejected RTGS	ZWG 18
RTGS recall charge - initiated by customer	ZWG 230
Erroneous incoming RTGS sending back to sender bank charge	ZWG 18
Reports	
Category report	ZWG 86
Full general report	ZWG 170
International Transactions Using R1	GS Card
International VISA ATM cash withdrawal - Stanbic ZIG Debit Card	2.5% equivalent
International Clients	
Transactional fees	ZWG 1 715
Custody fees	30 basis points
Account minimum	ZWG 8 575
Guarantees	
Bid bond	3% of ZWG 1715
Shipping guarantees	3% of ZWG 1 715
Outward Guarantees	
Amendments: Extensions, increase in amount or cancelllations	ZWG 860
Issuance commission	ZWG 860
Letter Of Credit	
Outward - commission	ZWG 860
Extensions	ZWG 860
Increase in amount	ZWG 860
Inward - commision	ZWG 1 715
Confirmation	0.5% per month on sight ZWG 1715
Payments/Negotiation	0.5% ZWG 860
Amendments/Cancellations Transferable credits	ZWG 860 ZWG 860
	ZWG 860
Swift charge per letter of credit	
Swift charge per letter of credit Cancellations fees	ZWG 860
Cancellations fees Documentary collections - handling and	
Cancellations fees Documentary collections - handling and processing fees	ZWG 860 ZWG 1715
Cancellations fees Documentary collections - handling and processing fees Inward Bills For Collection	
Cancellations fees Documentary collections - handling and processing fees	
Cancellations fees Documentary collections - handling and processing fees Inward Bills For Collection Inward bills for collection Commission	ZWG 1 715
Cancellations fees Documentary collections - handling and processing fees Inward Bills For Collection Inward bills for collection Commission Unpaid bills	ZWG 1 715 3% of bill value ZWG 430 max ZWG 1 715 ZWG 430
Cancellations fees Documentary collections - handling and processing fees Inward Bills For Collection Inward bills for collection Commission Unpaid bills Personal Loans and Advances - FCY	ZWG 1 715 3% of bill value ZWG 430 max ZWG 1 715 ZWG 430
Cancellations fees Documentary collections - handling and processing fees Inward Bills For Collection Inward bills for collection Commission Unpaid bills Personal Loans and Advances - FCY Product	ZWG 1715 3% of bill value ZWG 430 max ZWG 1715 ZWG 430
Cancellations fees Documentary collections - handling and processing fees Inward Bills For Collection Inward bills for collection Commission Unpaid bills Personal Loans and Advances - FCY Product VAF Mortgages	ZWG 1 715 3% of bill value ZWG 430 max ZWG 1 715 ZWG 430 Interest Rate 15.5%
Cancellations fees Documentary collections - handling and processing fees Inward Bills For Collection Inward bills for collection Commission Unpaid bills Personal Loans and Advances - FCY Product VAF Mortgages Unsecured Personal Loans	ZWG 1715 3% of bill value ZWG 430 max ZWG 1715 ZWG 430 Interest Rate 15.5% 17.5%
Cancellations fees Documentary collections - handling and processing fees Inward Bills For Collection Inward bills for collection Commission Unpaid bills Personal Loans and Advances - FCY Product VAF Mortgages Unsecured Personal Loans Overdrafts	ZWG 1 715 3% of bill value ZWG 430 max ZWG 1 715 ZWG 430 Interest Rate 15.5% 15.5% 17.5% 18%
Cancellations fees Documentary collections - handling and processing fees Inward Bills For Collection Inward bills for collection Commission Unpaid bills Personal Loans and Advances - FCY Product VAF Mortgages Unsecured Personal Loans Overdrafts Personal Loans and Advances - LCY	ZWG 1 715 3% of bill value ZWG 430 max ZWG 1 715 ZWG 430 Interest Rate 15.5% 15.5% 17.5% 18%
Cancellations fees Documentary collections - handling and processing fees Inward Bills For Collection Inward bills for collection Commission Unpaid bills Personal Loans and Advances - FCY Product VAF Mortgages Unsecured Personal Loans Overdrafts Personal Loans and Advances - LCY Product	ZWG 1 715 3% of bill value ZWG 430 max ZWG 1 715 ZWG 430 Interest Rate 15.5% 15.5% 17.5% 18%
Cancellations fees Documentary collections - handling and processing fees Inward Bills For Collection Inward bills for collection Commission Unpaid bills Personal Loans and Advances - FCY Product VAF Mortgages Unsecured Personal Loans Overdrafts Personal Loans and Advances - LCY Product VAF	ZWG 1715 3% of bill value ZWG 430 max ZWG 1715 ZWG 430 Interest Rate 15.5% 17.5% 18% Interest Rate
Cancellations fees Documentary collections - handling and processing fees Inward Bills For Collection Inward bills for collection Commission Unpaid bills Personal Loans and Advances - FCY Product VAF Mortgages Unsecured Personal Loans Overdrafts Personal Loans and Advances - LCY Product VAF Mortgages	ZWG 1 715 3% of bill value ZWG 430 max ZWG 1 715 ZWG 430 Interest Rate 15.5% 15.5% 17.5% 18% Interest Rate 45%
Cancellations fees Documentary collections - handling and processing fees Inward Bills For Collection Inward bills for collection Commission Unpaid bills Personal Loans and Advances - FCY Product VAF Mortgages Unsecured Personal Loans Overdrafts Personal Loans and Advances - LCY Product VAF Mortgages Unsecured Personal Loans Overdrafts Personal Loans and Advances - LCY Product VAF Mortgages Unsecured Personal Loans	ZWG 1715 3% of bill value ZWG 430 max ZWG 1715 ZWG 430 Interest Rate 15.5% 15.5% 17.5% 18% Interest Rate 45% 45%
Cancellations fees Documentary collections - handling and processing fees Inward Bills For Collection Inward bills for collection Commission Unpaid bills Personal Loans and Advances - FCY Product VAF Mortgages Unsecured Personal Loans Overdrafts Personal Loans and Advances - LCY Product VAF Mortgages Unsecured Personal Loans Overdrafts Overdrafts Overdrafts Overdrafts	ZWG 1715 3% of bill value ZWG 430 max ZWG 1715 ZWG 430 Interest Rate 15.5% 15.5% 17.5% 18% Interest Rate 45% 45% 50%
Cancellations fees Documentary collections - handling and processing fees Inward Bills For Collection Inward bills for collection Commission Unpaid bills Personal Loans and Advances - FCY Product VAF Mortgages Unsecured Personal Loans Overdrafts Personal Loans and Advances - LCY Product VAF Mortgages Unsecured Personal Loans Overdrafts Personal Loans and Advances - FCY Product VAF Mortgages Unsecured Personal Loans Overdrafts Business loans and advances - FCY Minimum 13% across all products	ZWG 1715 3% of bill value ZWG 430 max ZWG 1715 ZWG 430 Interest Rate 15.5% 15.5% 17.5% 18% Interest Rate 45% 45% 50%
Cancellations fees Documentary collections - handling and processing fees Inward Bills For Collection Inward bills for collection Commission Unpaid bills Personal Loans and Advances - FCY Product VAF Mortgages Unsecured Personal Loans Overdrafts Personal Loans and Advances - LCY Product VAF Mortgages Unsecured Personal Loans Overdrafts Business loans and advances - FCY Minimum 13% across all products Business loans and advances - LCY	ZWG 1715 3% of bill value ZWG 430 max ZWG 1715 ZWG 430 Interest Rate 15.5% 17.5% 18% Interest Rate 45% 45% 50% 50%
Cancellations fees Documentary collections - handling and processing fees Inward Bills For Collection Inward bills for collection Commission Unpaid bills Personal Loans and Advances - FCY Product VAF Mortgages Unsecured Personal Loans Overdrafts Personal Loans and Advances - LCY Product VAF Mortgages Unsecured Personal Loans Overdrafts Personal Loans and Advances - FCY Product VAF Mortgages Unsecured Personal Loans Overdrafts Business loans and advances - FCY Minimum 13% across all products Business loans and advances - LCY Product	ZWG 1715 3% of bill value ZWG 430 max ZWG 1715 ZWG 430 Interest Rate 15.5% 17.5% Interest Rate 45% 45% 50% Interest Rate
Cancellations fees Documentary collections - handling and processing fees Inward Bills For Collection Inward bills for collection Commission Unpaid bills Personal Loans and Advances - FCY Product VAF Mortgages Unsecured Personal Loans Overdrafts Personal Loans and Advances - LCY Product VAF Mortgages Unsecured Personal Loans Overdrafts Business loans and advances - FCY Minimum 13% across all products Business loans and advances - LCY Product VAF	ZWG 1715 3% of bill value ZWG 430 max ZWG 1715 ZWG 430 Interest Rate 15.5% 15.5% 17.5% Interest Rate 45% 45% 50% 50% Interest Rate 40%
Cancellations fees Documentary collections - handling and processing fees Inward Bills For Collection Inward bills for collection Commission Unpaid bills Personal Loans and Advances - FCY Product VAF Mortgages Unsecured Personal Loans Overdrafts	ZWG 1715 3% of bill value ZWG 430 max ZWG 1715 ZWG 430 Interest Rate 15.5% 17.5% Interest Rate 45% 45% 50% Interest Rate
Cancellations fees Documentary collections - handling and processing fees Inward Bills For Collection Inward bills for collection Commission Unpaid bills Personal Loans and Advances - FCY Product VAF Mortgages Unsecured Personal Loans Overdrafts Personal Loans and Advances - LCY Product VAF Mortgages Unsecured Personal Loans Overdrafts Business loans and advances - FCY Minimum 13% across all products Business loans and advances - LCY Product VAF Commercial Property Loan	ZWG 1715 3% of bill value ZWG 430 max ZWG 1715 ZWG 430 Interest Rate 15.5% 17.5% 18% Interest Rate 45% 45% 50% 50% Interest Rate 40% 40%
Cancellations fees Documentary collections - handling and processing fees Inward Bills For Collection Inward bills for collection Commission Unpaid bills Personal Loans and Advances - FCY Product VAF Mortgages Unsecured Personal Loans Overdrafts Personal Loans and Advances - LCY Product VAF Mortgages Unsecured Personal Loans Overdrafts Business loans and advances - FCY Minimum 13% across all products Business loans and advances - LCY Product VAF Commercial Property Loan Term loans Overdrafts	ZWG 1715 3% of bill value ZWG 430 max ZWG 1715 ZWG 430 Interest Rate 15.5% 15.5% 17.5% Interest Rate 45% 45% 50% 50% Interest Rate 40% 40% 40%
Cancellations fees Documentary collections - handling and processing fees Inward Bills For Collection Inward bills for collection Commission Unpaid bills Personal Loans and Advances - FCY Product VAF Mortgages Unsecured Personal Loans Overdrafts Personal Loans and Advances - LCY Product VAF Mortgages Unsecured Personal Loans Overdrafts Business loans and advances - FCY Minimum 13% across all products Business loans and advances - LCY Product VAF Commercial Property Loan Term loans	ZWG 1715 3% of bill value ZWG 430 max ZWG 1715 ZWG 430 Interest Rate 15.5% 15.5% 17.5% Interest Rate 45% 45% 50% 50% Interest Rate 40% 40% 40%

Documents check/pre-check





ZWG 860







